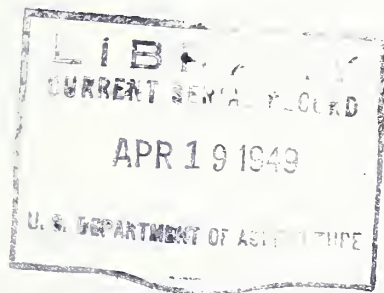


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Guiding Family Spending



U. S. DEPARTMENT
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Contents

	Page		Page
Drawing up a spending plan	1	Using accounts and other records	13
Setting family goals	1	Who keeps accounts and why?	13
Getting family members interested	2	Having suitable arrangements for account	
Estimating income	2	keeping	13
Deciding on kind of spending plan	3	Selecting the account book	13
Using last year's spending as a guide	4	Integrating farm and family accounts	14
Putting the plans on paper	4	Doing cost accounting	15
Adjusting to the coming year's needs	5	Keeping other records	15
Finding facts to help in planning	5	Expenditure patterns of other families useful as	
Fitting large expenditures into long-run plan	6	guides	16
Planning for emergencies	6	Spending by farm, rural nonfarm, and urban	
Saving for retirement	7	families	16
Checking the list of wants	8	Spending at different income levels	17
Matching money against wants	8	Spending as related to differences in earlier	
Putting first things first	8	income and family reserves	18
Getting more money to spend	8	Spending by families of different sizes	18
Using family labor in place of spending	9	Spending changes as related to changes in	
Using community services fully	9	stage of family life	18
Changing the spending plan	9	Spending as related to differences in family	
Making the annual plan work	10	needs and preferences	19
Putting the plan into action	10	Appendixes:	
Keeping the plan flexible	10	Appendix A:	
Timing the use of funds throughout the year	10	Expenditure classifications	20
Buying wisely	11	Appendix B:	
Sharing by family members in making and carrying		Tables of family expenditure patterns	21
out the spending plan	11	Appendix C:	
Sharing by the children	11	Other publications relating to family	
Dividing up the jobs to be done	12	spending	26

Text Table

1. Average expenditures and savings of farm, rural nonfarm, and urban families of two or more persons having a net money income of \$1,000 to \$1,500 in 1941	17
---	----

Appendix Tables

2. Average expenditures and savings of three-person farm families in the United States in 1941 at four income levels	21
3. Average expenditures and savings of three-person rural nonfarm families in the United States in 1941 at four income levels	22
4. Average expenditures and savings of three-person urban families in the United States in 1941 at four income levels	22
5. Average expenditures and savings of farm families of five sizes having a net money income of \$1,000 to \$1,499 in 1941	23
6. Average expenditures and savings of rural nonfarm families of five sizes having a net money income of \$1,000 to \$1,499 in 1941	23
7. Average expenditures and savings of urban families of four sizes having a net money income of \$1,500 to \$2,000 in 1941	24
8. Budgets for a family of four—man, wife, boy 13, and girl 8—at three income levels, at September 1946 prices in San Francisco	25

Prepared by
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GUIDING FAMILY SPENDING

"How should we spend our income?" "How much should go to food? To clothing? To movies?" "How much should Teddy, age 14 and now in high school, get for lunch and spending money?" "How can we plan our spending in order to pay our debts?" Day after day, questions like these come to the Bureau of Human Nutrition and Home Economics.

Many families want help in managing their finances—both large and small families, families with incomes of \$500 and others with \$10,000. Some want help in stretching a meager income to cover the bare necessities. But, over and over again families with good incomes find themselves short of cash and without things they feel they might have had if their dollars had been spent more carefully. Some families are bothered because they are making no progress toward long-time goals such as buying or remodeling a home, setting aside money for a college education for the children, or providing for a comfortable old age.

Other families may be having difficulty because there has been a sudden drop in income or because someone has had a serious illness and there is a large doctor's bill to be paid. The arrival of a baby may have brought increased demands on a family purse already strained to the limit.

Inquiries pile up from families with teen-age boys and girls. As the children begin to assert themselves, their demands in relation to those of other family members may be difficult to settle. Susan and Teddy in high school may have pronounced ideas about clothes and spending money. Without realizing the limits of their own family income they may expect their parents to keep up with neighborhood standards of dress and housing.

Inquiries come from many newly married couples who are not satisfied with merely dreaming about their life together. They wish to have a working plan to guide them. Frequently such couples have had little opportunity to handle money except for their clothes, movies, and personal care; and running a household presents a bewildering array of new situations.

Families about to retire make inquiries. Many of them have to adjust to a lower income and perhaps move to a smaller house or a new town.

Every family dissatisfied with the results of its spending is ready for suggestions on how to do better. This publication describes the steps that families follow in planning the best use of family funds. It will serve as a guide for social welfare workers and others who are helping families make spending plans.

Drawing Up a Spending Plan

As a first step in drawing up a spending plan a family needs to get a sense of its goals, then to decide how the money likely to be available should be divided. At first it may be best to be satisfied with planning segments of the budget, perhaps having a good monthly plan for food or a seasonal plan for clothing. As the family becomes more experienced, more and more of the spending can be dealt with systematically and plans laid for longer periods of time.

Setting Family Goals

In setting goals for family spending, many things need to be appraised: Better food, a more attractive home, more family celebrations and parties with friends and neighbors, a good education for

the children, more travel, and many other things. Husbands and wives, especially when newly married, may find they have quite different ideas. A discussion of goals helps to achieve a suitable balance in which the goals of each person find expression. Friction may thus be avoided.

Some people like to write down their goals. Others find it enough to mull them over, and to discuss them informally at mealtime or around the fireplace. When driving to shop or to church or to a movie the question may arise, "Is that really what we should buy?" "Would it be better if we set the money aside for Junior's college education or took that vacation?" Informal discussion is most likely to be adequate if the family is small. Large families may need to have a definite time to discuss goals together.

Getting Family Members Interested

A spending plan is off to a good start when family members agree that a plan is needed. There are many such families. However, in some families a wife or husband may feel that more planning is needed, but gets little support from the other members of the family whose cooperation is necessary. They may first have to be sold on the idea of a spending plan.

Family members who are indifferent to planning may be won over by a demonstration that planning is an advantage even when it relates to only a part of the family funds. Women in most families buy the food, much of the clothing, and housefurnishings and equipment. If income is mainly from wages and salaries, many homemakers do much financial planning even without the wholehearted cooperation of other members.

In farm families, headway in financial planning, even in buying food and clothing, is more dependent on the husband's cooperation. For one thing, he is likely to do more of the buying, and funds for family needs are usually pooled with those for farm operation. Even so, many farm women get the family started on financial planning. The "chicken money" may be looked upon as belonging to the homemaker, and careful planning of its use may be the initial step to more extensive planning.

Planning is looked upon with favor by all family members if they really believe that it helps them get what they want. Unfortunately some people have the notion that the major purpose of a spending plan is to increase savings; they see this happening by cutting down on spending for "fun and frolic." In actual fact a plan should be looked upon as a way of cutting out wasteful spending so that there is more money left for having a good time or obtaining more of other things that are wanted.

Estimating Income

Planning is a process of matching means and ends. Facts about resources and needs must thus be brought together, studied, weighed.

Early in planning it is important to estimate the money likely to be available for family spending during the coming year. If families get a salary or regular wage, a pension, or have a business from which they can take a regular amount

ESTIMATED GROSS CASH INCOME

Jan. 1 to Dec. 31, 1948

Source of income	Gross cash income in 1947	Amount to sell in 1948	Probable price in 1948	Gross income in 1948
Farm:				
Wheat-----	\$565	¹ 280	\$2. 30	\$644
Hay-----	38	² 2	20. 00	40
Cattle-----				
Eggs-----				

Nonfarm:				
John's wages-----				
Rent from property--				

Total-----	4, 321			5, 398

¹ Bushels.

² Tons.

each month, this is not hard to do. Families of farmers, storekeepers, doctors, and others in business for themselves, will have to take a little more time in making their estimate and may have to accept a very rough guess. Drought, flood, or other disaster may come or farm prices may change; unforeseen farm expense may occur and cut funds left for family living. For many families planning in part should be based on reserves on hand.

If families feel very uncertain about how much money they can count on for family living, it may be best to estimate the spendable income in terms of the least and the most that are likely to be available, to take stock of the savings and other funds that might be drawn on if income is very low, and to plan expenditures in the order of urgency.

In looking forward to next year, farm families have to consider farm versus family spending. Should more money go to family living, a better house, or to the purchase of property and equipment, the construction and the repair of farm buildings, or paying off the mortgage? A power washing machine may have to be weighed against a new cultivator, and a new tool shed against improvements on the house. Where a farm is being purchased or a large investment is being made in power equipment, current family living may seem

to lose out in favor of getting ahead financially. Careful and continued study is needed to achieve balance among these things.

For some families, estimating next year's income may be so simple that calculating in a corner of the account book used is all that is necessary. Other families may need a special page. Such a page is found in many ready-made account books. Or space may be ruled off in a home-made account book.

Farm families need two estimates to figure income that is likely to be available for family living: One for gross cash income and one for farm expenses. For estimating gross cash income, the farm family may find useful a form similar to that shown on page 2.

Farm families need to estimate farm expenditures next. For some items quantities may need to be entered, for others only the dollar figures are needed. A form like the following might be used:

ESTIMATED FARM EXPENSES AND INVESTMENT Jan. 1 to Dec. 31, 1948

Type of expense	Expenses and investment, 1947	Quantity needed, 1948	Price in 1948	Total expenditures, 1948
Seed wheat.....	\$75. 00	¹ 25	\$3. 10	\$77. 50
Fertilizer.....	76. 00	² 2	40. 00	80. 00
Wages to farm labor.....				
Custom work.....				
Cattle.....				
Poultry.....				
Feed.....				
Hardware.....				
Repairs on barn.....				
Interest and payment on mortgage.....				
Insurance.....				
Taxes.....				
Repairs on tractor and automobile.....				
Operating expenses for tractor and automobile.....				
Farm machinery.....				
.....				
.....				
.....				
.....				
Total.....	2, 463			3, 273

¹ Bushel.

² Tons.

Net cash income is obtained by subtracting estimated farm expenditures from gross income:

	1947	1948
Gross cash income.....	\$4, 321	\$5, 398
Farm expenses and investment.....	2, 463	3, 273
Net cash income.....	1, 858	2, 125

A family living on a regular wage or salary will need only a few lines and one column of figures to estimate net cash income.

Deciding on Kind of Spending Plan

After next year's income has been estimated, the next step is to decide on the kind of spending plan to make. The plan might take one of several forms. It might, for example, consist of a list of the major things only—such things as food at home and away from home, housing (including furnishings and equipment), household operation, clothing, automobile, recreation, education, contributions, and gifts outside the family. Dollars to be spent for these might be listed. This kind of plan may be satisfactory for a family that has thought through the details of spending pretty well and needs to make only minor changes in practices.

On the other hand, a plan might be quite detailed. It might include a separate estimate for anticipated expenditures for different types of food, for example (1) milk, (2) meat, (3) fresh fruits and vegetables, (4) other food eaten at home, and (5) food eaten away from home, broken down into (a) regular lunches, (b) between-meal snacks including candy, popcorn, soft drinks, and similar things. Recreation might be broken up into movies, toys, holiday trips, special entertaining at home, and family parties.

The spending plan for clothing might provide separate plans for each member and the estimate might include the quantity of the various types of garments to be bought as well as the estimated expenditures for these. The plan for household operation might be broken down into electricity, fuel, cleaning supplies, and other things; and that for household furnishings might include a list of major items to be purchased as well as a catch-all group for small things.

Some families start off with a few broad groups, and get interested in what goes into them, and then expand the details.

Using Last Year's Spending as a Guide

In making a plan for next year's spending, last year's purchases provide a good starting point, even if spending habits have not been entirely satisfactory.

Families having no accounts may have to delay their planning until they keep accounts for several months. Others find, however, that by gathering together check stubs, receipts, and bills, and by going over a list of things they buy, they can make a pretty good guess as to how they spent their money last year.

Large or regularly recurring expenses can usually be recalled without difficulty. Expenditures for life insurance, organization dues, major pieces of equipment and clothing, the weekly and annual donation to the church, and subscriptions to newspapers and magazines fall in the class of items easy to remember.

On the other hand, spending for stockings, cigarettes, soft drinks, ice cream sodas, movies, magazines, and many other little things may give difficulty, even though these use up a good deal of money. Thinking back over the past week or month, recalling the number of things purchased, their usual price, and whether purchases for the week or month were unusually high or low may make it possible to gage past expenditures even for such things. However, to know just how much goes to some "little" things bought at irregular intervals, a record of expenditures may have to be kept for a few weeks.

Young newly married couples confronted for the first time with housekeeping responsibility may find that their own experience helps little with housekeeping details. Even for clothing and recreation spending patterns may change markedly with marriage. They may have friends whose experiences during their first year of housekeeping will yield helpful information.

Putting the Plans on Paper

In developing the spending plan for next year, the family may find it helpful to have last year's expenditures written down for reference. For some groups of goods and services only total expenditures for last year are needed; for other groups considerable detail will be useful. For example, a family may find that \$60 last year went to

magazines and books. Decisions for next year can be made as to magazine subscriptions and how much will be set aside for occasional magazines, though it would not be necessary to decide in advance which magazines would be purchased.

Writing down last year's spending has a special advantage when adjustments are needed among family members. Perhaps one member has been getting an undue amount of the funds going to clothing, recreation, or education. If this family member can compare his expenditures with those of other members, he may be satisfied to change his share for the next year.

When last year's purchases have been set down, the family is then ready to put on paper the plan for the coming year.

Many families will find it best to have their spending plan in two parts: (1) A general plan; (2) a detailed plan.

Examples of suitable forms for these are given below. The plans illustrated are for the family whose income is given on page 3.

(1) GENERAL SPENDING PLAN FOR A FARM FAMILY

Jan. 1 to Dec. 31, 1948

Item	Actual expenditures and savings in 1947		Planned expenditures and savings in 1948	
	Dollars	Percent of income	Dollars	Percent of income
Food at home.....	450	24	470	22
Food away from home....	35	2	40	2
Housing, fuel, light, refrigeration, and telephone.....	227	12	275	13
Furnishings and equipment.....	118	6	195	9
Household services and supplies.....	50	3	60	3
Clothing.....	183	10	200	9
Personal care.....	32	2	40	2
Automobile and other transportation.....	226	12	200	9
Health.....	86	5	90	4
Recreation and reading....	57	3	65	3
Education.....	25	1	50	2
Other, including income tax.....	115	6	95	5
Insurance.....	76	4	76	4
Other savings.....	178	10	269	13
Total income.....	1,858	100	2,125	100

**(2) A PAGE FROM THE DETAILED SPENDING
PLAN FOR CLOTHING OF A FARM FAMILY**

Jan. 1 to Dec. 31, 1948

Item	Purchases in 1947		Purchases in 1948		
	Quantity	Amount spent	Quantity	Price	Amount to spend
Mother's clothing:					
Coat.....			1	\$40. 00	\$40. 00
Hats.....	1	\$1. 98			
Dresses:					
House dresses.....	2	5. 00	2	3. 00	6. 00
Wool dresses.....	1	6. 95			
Summer dresses.....			1	5. 98	5. 98
Sweater.....	1	3. 85			
Skirt.....	1	4. 95			
Blouse.....	1	1. 98	1	1. 98	1. 98
Shoes.....	1	4. 00	2	4. 98	9. 96
Stockings.....					
Underwear:					

Nightwear:					

Other items:					

Total.....					

Adjusting to the Coming Year's Needs

In estimating next year's expenditures it may be important first of all to consider whether prices are likely to be higher or lower than those paid during the past year. If prices are changing, some changes may need to be made in the money necessary for the things on the list that the family wants for the next year. If food prices have gone up much, more may have to be allowed for food even if savings or other things have to be cut down to make this possible.

A list of last year's expenditures may need changing for other reasons. For one thing the family may not have done so well in its spending. Somehow or other that visit to the dentist did not take place, and many other things were not accomplished. Taking stock of the backlog of unmet needs is very important in planning. Here the family may well begin to ask "Why?" "Why

didn't we get that radio we wanted?" "Why didn't we get the washing machine even though we had more money than we expected?" "Where did the money go that brought so little return?"

Last year's spending may not be wholly satisfactory as a guide for the coming year because family needs and wants have changed. New experiences and ideas create new wants. In fact, even thinking about goals may change one's ideas.

In addition, year by year, each member of the family is older, new members may have been added, or former members may no longer be present. Changed needs should be taken into account. Some facts as to the effects on needs of changes in stage of family life and in family size are given on page 18.

Newly married couples find their needs quite different from what they were before marriage. Clothing expenditures are likely to be rather low for the first year while the outlay for housefurnishings may be very high.

These families faced with new situations may want information on how other families spend their incomes. Other families, aware of the shortcomings of last year's spending, may wish to seek the advice of experts on food, clothing, housing, and medical care.

Finding Facts to Help in Planning

Knowing what other families do may give a family some help in spending. Even though needs and preferences vary so widely that good spending for one family may be very poor spending for another, the facts show the effect of certain influences on family spending and so may stimulate a family to do better planning. On pages 16 to 20 are some facts about average expenditures of various groups of families. See also tables 1 to 7.

Information on how other people spend their money is probably most helpful in considering the total to be spent for such things as food, clothing, rent, and automobile. In this way some major mistakes may be avoided, as paying so high a rent or such large installments on furniture that there is not enough left for other needs.

Facts about the spending of other families are especially useful to new families and those with no satisfactory records. People find the practices of other families more useful if the place of residence, income, and family size and age are similar to their own.

Expert advice on family spending is not hard to find. In most rural areas help can be obtained through county extension agents. In some communities family counseling services are available at banks, department stores, social agencies, and other places. In addition, information appears in many magazines, pamphlets, and books. Business firms with something to sell tend at times to place a good deal of emphasis on making a place for it in the spending plan. Much of the guidance, however, is designed chiefly to help families make more efficient use of resources.

In advising families in general how to divide up their dollars, these experts rely in large measure on average family spending and on facts about the cost of such things as adequate food and medical care.

Social agencies in many cities have developed budgets that aid low-income families. Other budgets have been prepared. There are, for example, those of the Heller Committee of the University of California.¹ This organization publishes three budgets for families of four persons—man, wife, boy of 13, and girl of 8 years (table 8). These are for families of an executive, a white-collar worker, and a wage earner. The budgets list a year's purchases in detail and their cost at San Francisco prices for the year studied. It is of interest that these budgets allow much more for medical and dental care than is spent by most families in the United States. The Heller Committee believes that families in general need more of these services than they now get.

Some of the advice of experts relates to all family spending. At times, however, it relates to some one thing such as food or clothing. Food budgets are by far the most common. Many farm and city families have planned their food along the lines suggested in publications issued by the Bureau of Human Nutrition and Home Economics. These food plans make suggestions in terms of broad groups of food, to allow for differences in family preferences and variety in menus from week to week. This type of detailed planning is, of course, something apart from the spending plan as a whole.

¹ HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. QUANTITY AND COST BUDGETS FOR THREE INCOME LEVELS. PRICES FOR SAN FRANCISCO, SEPTEMBER 1946. 107 pp. (University of California) Berkeley. 1946. [Processed.]

Fitting Large Expenditures Into Long-Run Plan

In any one year many incomes can stretch to cover only one or two large expenditures such as the down payment needed for a new house, the expense of a new baby, a college education for a family member, major pieces of housefurnishings and equipment, and some types of clothing. To provide for several of these large expenditures, the spending plan needs to cover several years.

Provision for large expenditures may take the form of "staggering" so that one or more are provided each year. Most families each year buy stockings, shoes, shirts, and dresses. But the purchase of winter coats and "good" suits or dresses may have to be staggered so that Teddy gets a winter coat one year and Susan the next. Furnishings for the kitchen and the living room and other things may also have to take turns. Some expensive things may call for building up special funds in a savings account.

Another method may be used. Major purchases may be slated for years when income is relatively high. In the spending plan of any one year, a refrigerator, or a couch for the living room may have a low priority. If income is high, they are purchased; otherwise they remain on the list of future purchases.

Planning for Emergencies

The more carefully a family looks ahead, the fewer surprise needs are likely to arise. Some families find themselves in a financial jam because they failed to take account of the fact that Ted would start growing so rapidly that he would need an extra suit, or because they did not note that a new chimney would be essential. But some critical situations cannot be anticipated. The house may burn down or be badly damaged. Sickness bringing doctor's bills or a trip made necessary by family emergency in another town can hardly ever be foreseen.

Many families try to provide for unforeseen increases in needs and drops in income by saving when needs are relatively low or income is relatively high. Their savings may take many forms. For example, debts may be paid so that credit can be obtained easily if special need for it arises. Durable goods may be purchased. If a family owns a house, has it well equipped and

furnished, and has a stock of durable clothing, it has an important reserve for emergencies; available funds can be used for other things.

Liquid or cash savings also are important. These may be in a savings account or Government bonds. Insurance of various types is important, too. Fire insurance on the house and furnishings and various types of automobile insurance are widely used.

Sickness and accident may bring two types of emergency in the life of the family—temporary loss of income, and large and unexpected expenses. Insurance may be purchased to cover loss of income, and there has been a growing interest in having insurance that covers the expenses of illness as well.

In some communities, families may join organizations that provide medical care on a pre-paid basis. Hospital bills are most often handled in this way. As yet, other prepaid medical-service plans exist only in scattered communities and are available to relatively few people. They are still largely in an experimental stage. The active participation of families in their own communities is important to bringing about better ways of providing for the cost of sickness. In the meantime, payment for medical care continues to disrupt the spending plans of many families.

The major financial risk of many families is the possible incapacity or death of the main earner. This risk can be provided for by many types of savings and by insurance. Life and accident insurance policies that families may buy have been adapted to a wide variety of family situations. Some policies combine insurance against early death with a savings program as in endowment policies, others are mainly concerned with giving maximum protection at lowest cost to cover the risk of the death of the earner.

Many families, in determining what kind of policy will best meet their needs, will get help from a report, *Life Insurance for Farm Families*, United States Department of Agriculture, Miscellaneous Publication 621. Although this publication is specially concerned with farm families, guiding principles for families in general are discussed, such as, for example, the decisions to be made in arranging for payment of funds to beneficiaries.

Family insurance plans will need adjusting as the family situation changes. Newly married

couples may take out insurance for the first time or may change the kind of insurance carried before marriage. The birth of children and the purchase of a home or farm will change insurance needs. As the family grows older, and children become independent, and farm or home mortgages are paid off, other adjustments can be made.

Many workers are covered by Federal old-age and survivors' insurance, which provides for some survivors' benefits, as well as for retirement. Farmers and independent businessmen are not covered.

Making a will is an important part of reducing hazards for at least some of the family members. Because laws are complex this should be done with the help of a competent lawyer. The will may need to be changed from time to time to keep it in line with changes in the family situation.

Saving for Retirement

Families want to make provision for "Father" and "Mother" in their old age. Investment in the farm, including livestock and equipment, is the most common way farm families save for retirement, and home ownership is common for nonfarm families. Most families, however, do not like to have "all their eggs in one basket." Many forms of saving may, of course, be used, such as funds in the savings bank, Government bonds, other bonds, insurance policies, corporation stocks. Family members with jobs covered by Federal old-age and survivors' insurance or by private pension plans will of course have some provision for retirement income.

Insurance policies have also been used to provide funds for retirement. Here, too, there are many types of policies. Which one is best for the family, so that funds for old age are accrued? The bulletin, *Life Insurance for Farm Families*, mentioned previously, will be found helpful to families with this question in their minds.

It is important to have a type of policy suited to the retirement needs of the husband and wife so that they will not be burdened, when they are old, with large premium payments. Farm families should make arrangements for years of low income when they may not have funds to pay the premiums. If policies lapse because annual premiums are too large or because of lack of flexibility, families get little or no return for the payments which they have made.

Checking the List of Wants

After working over the spending plan from different angles, it is best to give it a general check in order to see that all important needs have been noted. Questions like these might be asked:

"Have we provided for an adequate diet? For that house repair needed? For medical and dental care long overdue? For the kitchen equipment we badly need?"

"Have we a fund for emergencies? Have we taken care of enough long-run needs?"

"Are we straining to save too much? Have we listed enough recreation, both at home and away?"

"Should we get a better radio and more newspapers and magazines so that we can be informed about what's happening in the world?"

"Are we allowing enough for clothes and the automobile so we can share more in community life and in discussions of important local, State, and Federal policies?"

Matching Money Against Wants

When the family makes a list of the things it would like to buy, it has in mind, even if only vaguely, how much it can afford. Nevertheless, when dollars are added for all the things listed, they usually exceed funds likely to be available. Here is a challenge to the enterprise, ingenuity, and thrift of family members. The first thing is to examine wants in terms of priorities. Action along many lines may be taken to stretch the family resources before anything important is crossed off the list of wants.

Putting First Things First

Families think about their wants in various ways. Some are thought of as necessities and have to be given the right-of-way. Such things might be put at the top of the list or starred. In such a list might be included only those things that the family would go into debt or draw on savings to provide. Other needs and wants should also be arranged in order of preference. The family may say: "If we have \$800 to spend this year, we can afford a new winter coat for Teddy; if we have \$1,000 we get new bedroom furniture, too; if we have \$1,500 we will have electricity installed."

After necessities come the important comforts, and later the luxuries that the family hopes can be squeezed in.

Some families think of their wants in other terms. For example, they list them as "Need very much," "Need," "Would like to have but can do without." Other families gage the importance of their wants in other ways.

The system of priorities has to include both quantity and quality. If everything wanted can-

not be obtained, some things may be dropped entirely for the year, or the quality or quantity may be cut. If a thing is a necessity, a lower quality or a slightly smaller quantity may be the best way of keeping spending within available funds. Substitution of lower cost things is often possible for families who are not already buying as cheaply as possible.

In preparing for possible adjustments in spending, it is also helpful to examine the list of things needed to determine what is fixed for the year, and what can be changed if the need arises. Many families will find only a few expenditures for the coming year rigidly fixed. For families who rent their home, house rent may be a major item of this type; for farm families, some life and automobile insurance premiums may be in this class. Most things, such as food, clothing, and recreation are purchased throughout the year, usually with small expenditures at any one time.

Farm families need to examine farm as well as family expenses in order to note which expenses are fixed and which can be changed. Some farm expenses cannot be postponed, but in making plans for expanding the farm business, family needs must also be considered.

Getting More Money to Spend

After checking priorities and comparing various needs against funds, a family may say: "We'll have to have more money," and then may seek ways and means of getting it. For a farm family, a change in farming practices may increase cash income or lower farm expenses. Additional employment by some family members may make it possible to get the needed income. It may also be

possible to refinance debts at a lower rate of interest and have payments spread over more years, so that more income is left for family living. The Farm Security Administration, now the Farmers Home Administration, and the Farm Credit Administration have both had a part in making such long-term loans available to farm families.

Some families use store and installment credit to get things which it would not otherwise be possible to obtain. Some families use credit to tide them over an emergency. Others may use such credit year after year because they cannot get far enough ahead to pay cash for things as needed. By the time bills have been paid, there may be little left over to keep going on, so new debts start piling up. Or the family may use installment credit to buy a washing machine or other high-cost article because it seems easier to pay off a debt than it does to accumulate funds in advance in order to pay cash.

Much store and installment credit for consumer goods is expensive. Using it may mean that a given income buys less than it would if cash were paid at time of purchase. In addition many families in using installment credit run the risk of losing their automobile or radio if payments cannot be met. Continued use of installment credit may be a sign of poor planning.

Emergencies, too, may lead to short-term borrowing. Such borrowing can be avoided if the family has a reserve fund on which to draw.

It may be that income is so low that assistance should be sought from a relief agency. Help may be needed to provide sufficient food, housing, and other regularly recurring needs. Or it may be needed only to provide medical services. Allowances for dependent children and for old age may be needed to maintain health and keep family members able to work.

Using Family Labor in Place of Spending

Numerous studies have demonstrated that for many families a well-balanced living calls for more attention to wise use of money and other resources that families have at their disposal.

Many families produce things for themselves and thus make a little money go a long way. Hence, planning the use of time and effort goes

along with planning the use of money. Most families, whether living on farms or in cities, can get more for their money by canning, baking, sewing, or remodeling, by laundering, making repairs on the house, and even assisting in home building and major dwelling improvements. Home parties and picnics may add to the family fun as well as make a little money go a long way. Rural families, especially those living on farms, can cut greatly the money needed for an excellent diet by raising rather than buying a large share of their food.

Such activities may be wasteful if family members are inefficient at them or if the work interferes with their earning money that would more than pay for what they produce. Most families can, however, readily learn many skills. The Department of Agriculture and agricultural extension services in every State have numerous publications that give suggestions and simple instructions.

Many families would be able to do better planning if they were better informed as to the relative costs of buying and making things, taking into account both time and money. Homemakers might be able to plan more efficiently by keeping track of costs of home canning, preserving, and baking, laundering, home sewing, minor and major repairs to the house, and the value of the products and services secured, and thus estimate savings made by doing these things at home.

Such investigations might be part of a long-run program for better financial management.

Using Community Services Fully

Parks, libraries, and public concerts in many communities can greatly enrich the living of families who can use them. Many families would do well in their financial planning to get better acquainted with their community facilities, including public health service programs put on by schools, churches, and other agencies.

Changing the Spending Plan

In spite of all that can be done to stretch funds, income still may not be sufficient to cover everything wanted. The family may have to bring its needs in line with its funds by buying everything on the list but accepting a less expensive quality for some things, or the least essential things can be

dropped off and perhaps slated for purchase next year. There may be things on hand that still can be used, repaired, or remodeled with little or no money outlay.

At this stage, a budget brings home the simple

fact that dollars, if they go for one thing, are not available for other uses. Painting the house may have to give way to a new car; a party dress for Susan may be possible only if mother postpones the purchase of a coat.

Making the Annual Plan Work

Putting the Plan Into Action

A family might draw up a very good spending plan and then set it aside and go about its day-by-day affairs, never looking at the plan again. The process of thinking it through would probably bring some increased efficiency in spending. But better results are usually obtained if the family checks its spending against the plan at least occasionally.

Different types of expenditures call for different treatment. Some are in large measure fixed, such as rent and insurance premiums; others may in large measure be controlled from week to week, such as expenditures for meat, magazines, movies, clothes. The latter expenditures may have to be watched carefully. The family has to decide how this should be done.

Sometimes a separate purse can be used for one type of expenditure. Many families set aside a weekly fund for food. Some families may use separate "purses" for other things. There might, in fact, be a separate purse for every use. Amusing tales have been written of families trying to carry on with a multitude of purses, the money in each to go only to one use. However, families in general find accounts a more satisfactory method of keeping tab on their spending. A check-up can be made when desired to see how actual expenditures compare with plans. If they are not the same, accounts provide the explanation. Adjustment either in the plan or in family practices may be needed. If new needs arise, the accounts aid in revising the plan.

In carrying out a spending plan, accounts are usually most important for controlling small recurring expenditures as for newspapers, magazines, tobacco, movies, soft drinks, ice cream, and meals eaten out. Many families look upon these as incidentals and may treat them as unimportant. But they may be nibblers, eating away day by day money that is wanted for other things. The

amount going to them in any one year may far exceed what a family had expected. Accounts kept even for a short time may reveal the cost of these small items. Some families can exercise the control needed, once they know where their spending habits are taking them. For other families, accounts may need to be continued month after month.

Keeping the Plan Flexible

A plan should not be looked upon as a fixed order. In fact, it is not likely to be used long if a family looks upon it as a master rather than a servant. It should suggest and guide, but should not rule. Careful planning will increase its usefulness, but life has too much uncertainty and wants are too changing to make it possible for families to map out all spending far in advance. Important things may have been overlooked, all the facts about prices may not have been known at the time of planning, or emergencies beyond those provided for may have arisen. If a major change in needs occurs, the plan may need much revamping. The family that has thought through its expenditures is in a much better position to make changes needed than is one that has done no real planning.

It is highly probable that at some time or other impulsive decisions of family members are going to occur. Tolerance and a sense of humor are important. But such departures need not interfere with the family effort to use a spending plan to advance toward its goals.

Timing the Use of Funds Throughout the Year

A spending plan may be set up for some things on a weekly or monthly basis and for others on an annual basis. The time schedule will depend on when income is received, when prices are best, when payment of bills must be made. Families

getting a regular weekly wage or salary may wish to divide their list of purchases into weekly units. Farm families whose income comes in seasons rather than in weeks may prefer a different time schedule.

Most families find that for some items, such as groceries or spending money for the children, a weekly plan is best. For other things, such as electric and telephone bills, rent or payments on the house, a certain sum of money must be set aside each month. For items such as insurance premiums or taxes which may come up only once or twice a year, the proceeds from certain crops may be earmarked, or small sums set aside each week or month until the required amount is on hand.

Matching funds against needs is not complete until provision is made for paying large bills that come only occasionally. These are bouncers so large that they may upset a plan unless they are foreseen and provided for. A life-insurance premium may be due in the fall when there are extra expenses for getting children ready to return to school, and at the time that the winter coal should be purchased. Two changes are possible: Shift the time of paying large bills so they do not come when numerous extra small bills must be paid, or plan ahead so that funds needed are available when expenses pile up.

If spending is timed properly, families may be able to avoid the use of expensive credit. Such planning is especially important for farm families who have seasonal rather than monthly income. The more unevenly the income comes in, the

greater the benefits a family can derive from a simple plan that distributes spending through the year and provides for necessities at all times.

Buying Wisely

The money needed for a list of goods and services depends on prices to be paid and quality needed. Ways to cut expenses sometimes may be found by comparing values among stores and by determining the savings in buying large rather than small packages. Sales often offer important bargains. End-of-season sales of some kinds of clothing may offer especially good buys. However, it is important to recognize quality and to examine goods carefully before buying.

Here, as in many other places, family members may feel handicapped by lack of facts. They may want to know how much money they can save by patronizing cash-and-carry stores, by buying so-called price specials, by buying larger than average quantities at one time, by buying so-called seconds in place of first-grade articles. Some homemakers through systematic study have gleaned a wide knowledge of how to get the most for their dollars. Many of the pamphlets listed at the end of this bulletin have valuable suggestions as to how to recognize quality suited to various needs, and to get the most from dollars expended.

Studies of ways to be efficient in buying may lead groups of families to pool their purchases in order to buy at wholesale prices. Informal groups of this sort have at times developed into consumer cooperative buying associations.

Sharing by Family Members in Making and Carrying Out the Spending Plan

Sharing by the Children

A family spending plan is most likely to be successful if the children have some part in it, especially when things they want are considered. Such planning can be important in their training.

Responsibilities that can be given children will differ in different families. A few general rules, however, seem to be quite widely accepted. These are some of the major guiding principles:

- Begin giving a child an allowance as soon as he understands the use of money in getting things he wants.

- Have an understanding with the child as to what the allowance is to cover. At first it might relate only to such things as toys and special treats, with additions from time to time in the size of the allowance and in its use. Many teenage boys and girls can handle an allowance that covers their clothing. By this time they should have had some responsibility for looking ahead and saving for special things.

- Make the child's allowance a fair share in terms of family consumption in general. The amount should take into account what playmates have, and not be so markedly less that the child

by daily contrasts feels constantly deprived. On the other hand it should not be greatly in excess of what playmates get or the child may be tempted to swagger.

● As the child gets older give him a part in deciding what his allowance should be. This may be done by having him share in a family round table on the spending plan so he will gain a greater appreciation of fair sharing.

● Give the child responsibility for spending his allowance, although consultation may be required for some things and invited at all times. If he makes mistakes he should come to recognize his responsibility for them and to put up with the results of his mistakes. In unusual situations he may be helped out perhaps by an advance of next week's allowance.

● While the child is learning to plan ahead, give the allowance for short periods—perhaps first by the day, then by the week, and later for somewhat longer periods. Very early, children should learn where money comes from and the effort that earning it entails. Their spending should be made in part dependent on their own efforts. Children can often be taught the simple lessons of earning and spending by being paid for some household tasks. Parents should be careful not to carry this too far, or the child may acquire the habit of putting all helpfulness on a "pay me" basis.

For the older child, family guidance is needed in finding suitable work that gives experience of various kinds and is not physically exhausting. As he earns more, a question may arise in some families as to his contributing to help pay for food and housing, in addition to taking over full responsibility for his own clothing, recreation, education, medical care, and similar things. When this situation develops, the child or young man or woman should be fully acquainted with all family resources and should assist in making all new decisions about the use of family funds. Plans for his or her own future must be included among the facts to be taken into account in planning.

In following through such a program, self-control by parents is very important. Careless generosity and mistaken kindness are often stumbling blocks to a sound program. They may interfere with a child's development and lead to later demands on the family purse that must be denied

to a child not prepared for such refusal. In addition, it is sometimes hard to let the children go ahead and make what to their parents are great mistakes, to let them use their allowance for such things as gaudy clothes or numerous comic books that seem a great waste. There seems, however, no other method to use if children are to gain in self-confidence and self-expression. Persuasion should be limited to discussion, including suggestions that other things might well be considered and their merits weighed. At the same time it may be important to try to develop a better understanding of the child's choices if they seem strange or undesirable.

Dividing up the Jobs to be Done

Decision on family goals cannot very well be the job of any one member. Nevertheless, division of responsibility for parts of the job is efficient. For example, it can occur in assembling facts useful in setting family goals, in preparing detailed spending plans, in keeping accounts, and in doing much of the buying.

Certain divisions between husbands and wives seem natural. In most families, for instance, all steps in planning and carrying out the plan as it relates to food eaten at home, children's clothing, household operations, and much of the furnishings, tend to go to the wife. The husband may be glad also to turn over to her much of the planning of his clothing. On the other hand, in many families the husband takes responsibility for the automobile and the insurance, although for the latter some interest by the wife might be very helpful. For education, recreation, medical care, and many other things, no customary division seems to occur. In general, the wife's share is especially great in buying and in keeping records of expenditures.

Systematic dividing up of responsibility for spending leads to agreement in dividing up funds. Part of them usually are assigned to the wife and part to the husband, with perhaps a joint pool for some things. Mutual trust and confidence are more important than a rigid division.

Occasional family shopping trips will help to keep all members aware of qualities and prices available and the choices to be made. No matter who does the shopping, family planning is the goal.

Using Accounts and Other Records

Many types of records are useful in family financial planning, for example, those of cash received, purchases made, and food used from the garden. These will be described here simply as accounts. Families may want also to do special cost accounting of both time and money, to see if home production pays. Records used for this purpose will be described as cost accounts. In addition, families may find it helpful to write down the spending plan, to prepare an annual statement of assets and liabilities, to have an inventory of various types of possessions, and to have other records. Some of these are briefly discussed in the following paragraphs.

Who Keeps Accounts and Why?

Every year thousands upon thousands of families keep accounts. A study revealed that during 1945, 20 percent of the farm families in the North Central States and 7 percent in the South kept a family account book. Probably just as large a percentage of other families kept accounts of their spending.

Keeping accounts has an important place both in making a plan and in making it work. This has already been considered briefly. Some families also find the accounts helpful in preparing their income-tax statements. The records provide useful facts about both income and deductible family expenditures. Accurate accounts of family spending may in fact lead to reduced tax payment.

Records of expenditures are also useful in handling bills. They are an easy check on whether or not a bill has been paid. Filed receipts, of course, serve the purpose even better.

Having Suitable Arrangements for Account Keeping

Success of account keeping may depend on little things like having a suitable account book and a pencil in a convenient place, providing a clip to hold bills, receipts, or notes with figures to be entered later, or having a file in which to keep them. Some families find it helpful to appoint one member, perhaps a teen-age boy or girl to keep the record. No matter who does it, the cooperation of all members is essential.

Selecting the Account Book

The best form for the account book will depend on the purpose the accounts are to serve. If facts on which to base a spending plan are to be obtained, then arrangements for getting separate totals for important items will be needed. If the accounts are to be used to control certain types of expenditures for which money just seems to run away, then provision has to be made for occasional totals to compare with the spending plan.

Many families have to decide whether to have one or more account books. It may be that expenditures for the automobile, for example, are more accurately entered and more useful in making decisions about the car if an account book with a pencil attached is kept in the car. In addition, it may be desirable to divide account keeping among the members. For example, each child who is given an allowance may be required to account for the money spent.

A wide variety of account books is offered for sale—some simple, some quite elaborate. The Bureau of Human Nutrition and Home Economics for many years has made available a Farm Family Account Book² which provides among other things space for daily receipts, farm expenses, investment, insurance, and other forms of savings, and for family expenditures classified by type. Similar books, some simpler, are published by many State extension services, and others are available in stores.

A ready-made record book is favored by many families. But others like to make their own, which are often less expensive and much better adapted to needs. A 5- or 10-cent notebook may provide ample space.

A simple form for recording expenditures consists of one set of pages for income and one set for expenses, with things written down one after the other, day by day. The date, the item, and the amount are entered: This form is by far the best for young children, but other family members usually want expenditures classified in order to have a better sense of what is happening.

² For sale by the Superintendent of Documents, Government Printing Office, Washington 25, D. C. Price, 35 cents.

Some families use a small loose-leaf notebook and have a separate page for each type of purchase. Extra pages can be added as needed, for clothing, food, and other things for which there are many expenditures. If monthly or seasonal totals are important, these can be made and the entries continued.

The page used for a girl's clothing expenditures might look like this:

SUSAN'S CLOTHING

Date	Item	Expenditure
Jan. 8.....	{ Shoe repair.....	\$0. 75
	{ 2 pairs stockings.....	1. 25
Jan. 28.....	1 school dress.....	3. 75
Feb. 6.....	Beret.....	1. 00
Mar. 12.....	1 pair shoes.....	4. 50
Total for 3 months.....		11. 25
Apr. 3.....	1 pair gloves.....	1. 50

Still other families like to use a form with large sheets and to have columns for items for which separate totals are wanted, such as food and household operation. A sample sheet is shown on page 15. Some account keepers like to have several columns for food with separate columns for meat, fresh fruits and vegetables, and other things. For clothing, some want just one column; others like to have a separate column for each member of the family. The kind and number of columns can be made and changed readily from time to time as various expenditures are to be studied in detail.

In many accounts the day-by-day record provides for monthly totals in the separate items. Then when yearly plans are made these monthly totals can be summarized easily. An example of such a summary for a farm family is shown in the next column.

In keeping accounts, the classification of various items and the degree of detail to be recorded for each is a matter for family decision. Of course, if the final estimate or expenditures are to be compared with those of other families, the groupings used must be in agreement with those used by others. And if a family is going to compare its own spending from time to time the same classification will have to be used. In Appendix A are

SUMMARY OF EXPENDITURES

Jan. 1 to Dec. 31, 1948

Item	Amount spent
Food.....	\$525
At home.....	485
Away from home.....	40
Housing, fuel, light, refrigeration, and telephone.....	270
Furnishings and equipment.....	180
Household services and supplies.....	55
Clothing, family total.....	210
Father.....	62
Mother.....	66
Susan.....	40
Teddy.....	42
Personal care, family total.....	39
Father.....	14
Mother.....	16
Susan.....	4
Teddy.....	5
Automobile and other transportation.....	230
Automobile operation and repair.....	215
Other transportation.....	15
Health.....	60
Recreation and reading.....	60
Education.....	50
Tobacco.....	35
Miscellaneous items.....	12
Gifts and welfare.....	50
Personal taxes.....	8
Insurance.....	76
Total expenditures.....	1, 860

given the items included in the various groups for the families whose expenditures are reported in tables 2 to 7. In keeping accounts some families may want to use different groupings.

Integrating Farm and Family Accounts

A major question for farm families is whether to have a joint book for both farm and family expenditures or separate books. Custom has made farm accounts in large measure one field of study and family accounts another. There is much to be said for relating them closely.

Expenditure Patterns of Other Families Useful as Guides

Probably no two families use their incomes in exactly the same way. Many of the differences are due to size of income, the age, sex, and number of family members, and place of residence. Studies of family spending that show these differences are summarized here for the convenience of families in their planning.

The facts given below for the most part are for the year 1941. The patterns of spending of that year are the best now available, especially to show differences between farm and city families. Studies were made in 1944 and 1945, but expenditures for some things such as automobiles and household equipment were low, because supplies were often not available. This fact makes spending patterns for these years less useful to families as a guide in their planning than those of 1941.

In the years after 1941, prices increased sharply, and food prices rose much more than rents. To some extent, families shifted their purchases to lower priced items. In addition, supplies of automobiles and many kinds of household equipment were limited. Family incomes, also, increased from 1941 to 1944.

The median income for city families of two or more was about \$2,100 in 1941; \$3,000 in 1944. At these incomes, family expenditures in the 2 years were distributed as follows:

Item of expenditure or saving	Percent of family income spent at median income point	
	1941	1944
Food.....	30	32
Housing, fuel, light, refrigeration.....	19	15
Household operation.....	4	4
Furnishings and equipment.....	5	3
Clothing.....	11	13
Automobile.....	10	4
Medical care.....	5	5
Gifts and contributions.....	3	4
Other.....	12	10
Savings (including war bonds).....	1	10

Considering the changes that took place from 1941 to 1944, the divisions of expenditures in the

2 years do not differ much. Because of the small shares allotted to automobiles and furnishings and equipment in 1944, the 1941 division will be more generally useful to families in planning their expenditures.

Facts are not available yet to show the full effect of the changes since 1941 on family spending patterns. Indications are that differences between farm and city families and among families of different size and different income remain much the same.

Spending by Farm, Rural Nonfarm, and Urban Families

Table 1 shows the average spending in the United States during 1941 by place of residence of families of two or more persons with a net money income of \$1,000 to \$1,500. These families were selected to show as nearly as possible how spending differs with place of residence when families have about the same amount to spend.

Among these three groups of families, food and housing and household operation take very different proportions of the income. The reason is apparent. Farm families have much home-furnished food and fuel, and in addition housing expenditures for any one year are largely for household operation only. In contrast, urban families buy almost all their food and many live in rented houses. The rural nonfarm families are between the farm and urban families in spending.

Farm families are larger than city families. On a per person basis, clothing expenditures at this money income level were: Farm, \$32; rural nonfarm, \$37; and urban families, \$46.

Expenses reported for transportation are low for farm compared with rural nonfarm families, but since many trips to town are incidental to farm business their cost is included with farm expenses. City families reported about the same transportation expenses as farm families. However, fewer of them owned cars. Tobacco expenses are also quite different for farm and city families. This may be because fewer farm than city women smoke and because farm men smoke less of their tobacco as cigarettes.

Table 1.—Average expenditures and savings of farm, rural nonfarm, and urban families¹ of 2 or more persons having a net money income of \$1,000 to \$1,500 in 1941

Item	Dollars spent			Percent of money income spent		
	Farm	Rural nonfarm	Urban	Farm	Rural nonfarm	Urban
Total net money income including gifts and inheritances.....	\$1, 229	\$1, 254	\$1, 269	-----	-----	-----
Total expenditures.....	977	1, 223	1, 321	79	98	104
Food.....	295	399	468	24	32	37
Housing and household operation.....	122	235	334	10	19	26
Furnishings and equipment.....	74	82	67	6	7	5
Clothing.....	152	133	139	13	11	11
Transportation.....	110	145	105	9	11	8
Personal care.....	21	24	27	2	2	2
Medical care.....	65	71	58	5	6	5
Recreation.....	32	30	32	3	2	3
Tobacco.....	17	25	34	1	2	3
Reading and formal education.....	17	19	15	1	1	1
Miscellaneous.....	16	22	9	1	2	1
Gifts and contributions.....	54	35	32	4	3	2
Personal tax payments.....	2	3	1	(²)	(²)	(²)
Net savings or deficit ³	252	31	—52	21	2	—4

¹ Average size of family: Farm, 4.74 persons; rural nonfarm, 3.56 persons; urban, 3.05 persons.

² Less than 0.5 percent.

³ Includes balancing difference to take account of gaps in the estimates made by families.

Source: U. S. Department Agriculture Miscellaneous Publication No. 520, Rural Family Spending and Saving in Wartime, and U. S. Bureau of Labor Statistics Bulletin 822, Family Spending and Saving in Wartime.

For other items expenditures were quite similar for the three groups of families. Their savings, however, were very different. Farm families saved \$252, or about a fifth of their net money income, while urban families increased their debt by \$52.

At any income level, farm families tended to save a larger percentage of a given money income than city families. The "break-even point," at which average income matched average expenses, was about \$600 for farm, \$1,025 for rural nonfarm, and \$1,475 for urban families of two or more persons.

These differences occur in part because of food and housing obtained without buying. When the value of food, housing, and fuel received without direct expenditures is added to the money expenditures, the farm families with money expenditures of only \$977 actually had goods and services valued at \$1,506. The urban families who spent \$1,321 had a total value of family living of only \$1,424. The village families who spent \$1,223 had a value of living of \$1,404.

Facts about total value of living for the families whose spending is shown in table 1 are given in the next column.

Item	Dollar value		
	Farm	Rural non-farm	Urban
Food and housing obtained without buying during year:			
Food ¹	\$367	\$101	\$24
Housing and household operation.....	162	80	79
Total value of food, housing, and household operation obtained without buying.....	529	181	103
Total expenditures.....	977	1, 223	1, 321
Total expenditures plus value of items obtained without buying.....	1, 506	1, 404	1, 424

¹ Food and fuel were valued at the prices paid by those families that purchased some.

Spending at Different Income Levels

Spending patterns vary with income. Expenditures at several incomes for three-person farm, rural nonfarm, and urban families in 1941 are shown in tables 2, 3, and 4 in Appendix B.

The higher the income, the higher are the dollar expenditures for each group of things. Whereas dollars spent for food go up with income, the value of food furnished families directly from the farm shows little change. However, among city families, the value of the housing received without direct expenditure goes up at higher income levels. This increase is due in part to the increase with income of the proportion owning their own homes.

Differences in the share of the family dollar going to various things are found when low-income families are compared with families of higher income. Expenses for food increase a good deal from low to moderate income and at a slower rate as income gets higher, thus taking a smaller and smaller part of the income. With increase in income, city families increase expenditures for food much more than do farm families. Much of the increase for city families goes to meals eaten out. Farm families even at high incomes do not spend much for food away from home.

An increase in income brings up clothing expenditures considerably. For farm families, however, the percentage of the income going to clothing drops sharply. For city families, the percentage drops only a little.

With increase in income, expenditures by farm families for the automobile and other transportation go up more rapidly than for any other broad group of things. The relatively low expenditures for the automobile and other transportation by city families with incomes of \$5,000 to \$10,000 is due to the fact that many of these live in very large cities where an automobile is less essential than in rural areas.

With increase in income, savings increase much more than do expenditures. This is true no matter where families live. But the increase is much more marked for farm than city families.

Spending as Related to Differences in Earlier Income and Family Reserves

This year's income affects family spending. But so also does the income of previous years and the reserves on which the family can readily draw. If income this year is much higher than usual, family expenditures tend to increase, but usually are not as high as those of families who have had a high income for many years. On the other hand, if this year's income is lower than usual, spending

does not drop immediately to the level of those families that have been a long time at the lower level.

Studies indicate that farm families tie their spending less to this year's net money income than do urban families. Farm families with low income in any one year can and do draw on savings to a greater extent than do urban families, and those with high income in any one year in turn save more than city families.

Spending by Families of Different Sizes

When money income is the same, the larger the family the lower are savings and the higher are total expenditures for food and clothing. Expenditures for other things are not so much affected. Facts about families of 2, 3, 4, and 5 or more persons having net money incomes of between \$1,000 and \$1,500 in farm and rural nonfarm communities and \$1,500 to \$2,000 in urban communities are shown in tables 5, 6, and 7 in Appendix B, (pp. 23-24).

Rural nonfarm families of six or more persons having incomes of \$1,000 to \$1,500 spent 38 percent of their income for food, whereas families of two at the same income spent only 29 percent of their income for food. Farm families did not increase their food expenditures much with increase in size. They did increase greatly the amount of home-furnished food.

Spending Changes as Related to Changes in Stage of Family Life

Each year brings some change in the needs of most families, and the changes tend to follow a definite pattern as families pass from newly married couples to families with a first baby, to those with one or more children in school and later in college, and to those of fathers and mothers living alone after their children have gone to homes of their own.

Here is what tends to happen to spending as families change and incomes remain the same: Young married couples have relatively high expenditures for clothing, personal care, furnishings, automobiles, and recreation. With the coming of the first baby, greater outlays are made for food, medical care, and household operation. To balance these increases, the young parents reduce expenditures for furnishings and equipment and

the automobile. Total family expenditures for clothing remain about the same, but both husband and wife spend less to allow for the children's needs.

As children grow up, more is spent for food, clothing, housing, and education and less for furnishings, medical care, and recreation; the older children get an increased share of expenditures for family clothing. After the children leave home, the older couple spend somewhat more for housing, household operation, and food than they did when they were first married, and considerably more for gifts and community welfare.

But family income is seldom constant. It, too, changes throughout the life of families. Here, for example, are some differences in average incomes during 1935-36 of families differing in age of the wife and in number and age of children. All these families had a husband and wife and lived in the North Central Region.³

Type of family	Net money income of families living in—		
	Farms	Villages	Small cities
Families of husband and wife with no children:			
Wife under 30 years-----	\$812	\$1, 186	\$1, 393
Wife 30 to 59 years-----	827	1, 240	1, 663
Wife 60 years and over-----	689	920	1, 232
Families with children under 16 years and no others:			
1 child-----	857	1, 268	1, 599
2 children-----	997	1, 310	1, 629
3 or 4 children-----	927	1, 305	1, 418
Families with children and at least 1 child 16 to 29 years:			
1 child-----	994	1, 353	1, 854
2 children ¹ -----	1, 169	1, 460	1, 869

¹ For some of these families one of the children was 12 to 15 years.

This rise and later decline of income reflects the fact that earning capacity of the family head generally increases until the middle years of life and later declines. Where there are children over 16 years of age, the rise in family income probably is due in part to their share in the earning. The families with three or four children under 16 are,

³ The data are taken from U. S. Department Agriculture Miscellaneous Publication 489.

in general, the least well off, in relation to the number of persons to be supported.

Changes occurring in spending throughout the entire life of families are shown by farm family accounts sent to the University of Illinois. High and low expenditures are shown for families of different age. Savings were lowest among the newly married families and highest among those in which the children had grown up and were on their own. The new families had lowest expenditures for house repair and church contributions. The group married 20 to 24 years showed a peak for such things as household operating expenses, clothing, personal care, and recreation. Total living expenditures were highest for the group married 25 to 29 years, mainly because of high medical expenses and large wedding or other gifts to children. Total spending of families married 35 years and more were least.

Spending as Related to Differences in Family Needs and Preferences

Important differences in expenditures occur among families because they want different things, even though they live in the same community and include the same number of persons. To some families, for example, personal appearance is very important. As a result, their expenditures for clothing and personal care may be high. Other families may prefer to wear less expensive clothes and visit the beauty shop less frequently in order to have a nicely furnished house. Some families spend relatively large amounts for recreation, while others seek less expensive entertainment and spend more for food. There are wide differences in the amounts families contribute to church and welfare agencies or spend on gifts for persons outside the family. Some families forego immediate enjoyment in order to save for things they want to buy in the future.

Some of these differences may be illustrated by the spending patterns of two farm families during 1944. Both families had net money incomes for the year of about \$800, and both reported that income was greater in 1944 than it had been in 1943. Both were young couples of about the same age and had two children between 3 to 6 years and both saved about the same amount. One family had quite low expenditures for food; however, it had considerably more farm-furnished food than the other family.

Their expenditures for 1944 were as follows:

Distribution of income	Group	
	Family A	Family B
Income.....	\$800	\$800
Total expenditures.....	650	650
Food.....	229	177
Household operation.....	58	50
Furnishings and equipment.....	18	107
Clothing.....	217	146
Personal care.....	19	8
Medical care.....	18	48
Transportation.....	65	4
Recreation.....	22	98
Gifts and welfare.....	4	12
Net savings.....	150	150
Farm-furnished food.....	252	475

Such differences in family spending show why average expenditures of other families cannot be used as rigid guides to spending.

Examples of the range of spending for different types of things in a large group of families are also

of interest. The examples of spending given below are for farm families of husband and wife only, with the husband about 45 years of age and with incomes between \$750 to \$1,000 for 1941.

Item	Expenditure		
	Lowest amount spent by any family	Average amount spent by all families	Highest amount spent by any family
Food.....	\$90	\$241	\$425
Household operation.....	18	84	196
Furnishings and equipment.....	14	57	102
Clothing.....	66	142	318
Personal care.....	6	20	65
Medical care.....	5	26	50
Recreation.....	7	22	82
Tobacco.....	0	23	74
Reading.....	0	5	16
Gifts.....	10	62	177

There is another important point to bear in mind. Even though differences exist among families in their preferences, increased income and increased family size are likely to affect the spending of most families in the same way.

Appendix A

Expenditure Classifications

The items included in the various expenditure groups in tables 1 to 7 are given below:

Food.—Groceries, meats, dairy products, bakery products, fresh fruits and vegetables; meals eaten away from home, vitamin and mineral concentrates, candy, carbonated and alcoholic beverages; also taxes and tips for any of these.

Housing.—Rent; expenses for owned home including interest on mortgage, taxes, repairs, and insurance; lodging at school or while traveling or on vacation.

Household operation.—Fuel, gas, electricity, telephone, laundry and cleaning supplies and services, household supplies, stationery and postage, paid household help.

Furnishings and equipment.—Kitchen, cleaning, and laundry equipment; glass, china, and silverware; household textiles; floor coverings; furniture; accessories and repairs.

Clothing.—Outergarments, undergarments, hats, shoes, hosiery, accessories, yard goods, dry cleaning, sewing supplies, and paid services.

Automobile and other transportation.—Automobile purchase, upkeep, and operation; railroad, trolley, bus, and taxi fares.

Medical care.—Fees for services of doctor and dentist; medical supplies, drugs, and eyeglasses; hospital and

nursing expense; health and accident insurance premiums fees for group health or group hospitalization plans.

Personal care.—Toilet articles and preparations, barber and beauty shop services.

Recreation, reading.—Admissions to theaters, movies, concerts; radio; musical instruments; photo supplies; toys and pets; social club dues; personal allowances; newspapers, magazines, and books other than school books.

Education, tobacco, other.—School expenses, books, supplies, special lessons; cigarettes, cigars, tobacco, and smoking supplies; interest on debts, bank charges, garden seeds, etc.

Gifts and welfare.—Gifts to persons outside the family (gifts to family members allocated under appropriate heading), contributions to religious and charity organizations, and to dependents or other persons outside the home.

Personal taxes.—Personal property, poll, and income taxes.

Life insurance premiums, war bonds, payments on principal of mortgage, and payments for structural improvements on home were counted as increases in savings.

Appendix B

Tables of Family Expenditure Patterns

Table 2.—Average expenditures and savings of 3-person farm families in the United States in 1941 at 4 income levels

Income and expenditures	Dollars spent				Percent of money income going to different things			
	Income, \$250-\$499	Income, \$750-\$999	Income, \$1,500-\$1,999	Income, \$3,000-\$4,999	Income, \$250-\$499	Income, \$750-\$999	Income, \$1,500-\$1,999	Income, \$3,000-\$4,999
Net money income, including inheritances and gifts..	\$410	\$881	\$1,724	\$4,138	100	100	100	100
Expenditures:								
Food.....	176	259	299	320	43	29	17	8
Housing, household operation, furnishings and equipment.....	107	197	235	376	26	23	14	9
Clothing.....	82	103	147	178	20	12	9	4
Automobile and other transportation.....	62	136	239	483	15	15	14	12
Medical care.....	49	98	70	136	12	11	4	3
Personal care, recreation, tobacco, reading, formal education, miscellaneous.....	60	118	124	112	15	14	7	3
Gifts and contributions.....	16	36	66	122	4	4	4	3
Personal tax payments.....	1	1	1	32	(1)	(1)	(1)	1
Total expenditures.....	553	948	1,181	1,759	135	108	69	43
Savings or deficit ²	-143	-67	543	2,379	-35	-8	31	57
Food and housing obtained without buying:								
Food.....	297	263	260	258				
Housing and household operation.....	111	196	161	232				
Total.....	408	459	421	490				
Total expenditures plus value of food and housing obtained without buying.....	961	1,407	1,602	2,249				

¹ Less than 0.5 percent.

² Includes balancing difference to take account of gaps in the estimates made by families.

Source: Unpublished data from study of Family Spending and Saving in Wartime, 1941.

Table 3.—Average expenditures and savings of 3-person rural nonfarm families in the United States in 1941 at 4 income levels

Income and expenditures	Dollars spent				Percent of money income going to different things			
	Income, \$0-\$499	Income, \$500-\$999	Income, \$1,500-\$1,999	Income, \$3,000-\$4,999	Income, \$0-\$499	Income, \$500-\$999	Income, \$1,500-\$1,999	Income, \$3,000-\$4,999
Net money income, including inheritances and gifts--	\$377	\$744	\$1, 719	\$3, 726	100	100	100	100
Expenditures:								
Food.....	168	245	455	683	45	33	26	18
Housing, household operation, furnishings and equipment.....	93	178	462	911	25	24	27	24
Clothing.....	47	92	170	333	12	12	10	9
Automobile and other transportation.....	23	127	218	479	6	17	13	13
Medical care.....	20	45	86	111	5	6	5	3
Personal care, recreation, tobacco, reading, formal education, miscellaneous.....	28	90	151	231	7	12	9	6
Gifts and contributions.....	6	29	69	99	2	4	4	3
Personal tax payments.....	(1)	1	7	29	(2)	(2)	(2)	1
Total expenditures.....	385	807	1, 618	2, 876	102	108	94	77
Savings or deficit ³	-8	-63	101	850	-2	-8	6	23
Food and housing obtained without buying:								
Food.....	108	150	98	70				
Housing and household operation.....	47	69	83	167				
Total.....	155	219	181	237				
Total expenditures plus value of food and housing obtained without buying.....	540	1, 026	1, 799	3, 113				

¹ Less than 50 cents.

² Less than 0.5 percent.

³ Includes balancing difference to take account of gaps in the estimates made by families.

Source: Unpublished data from study of Family Spending and Saving in Wartime, 1941.

Table 4.—Average expenditures and savings of 3-person urban families in the United States in 1941 at 4 income levels

Income and expenditures	Dollars spent				Percent of money income going to different things			
	Income, \$500-\$1,000	Income, \$1,500-\$2,000	Income, \$2,500-\$3,000	Income, \$5,000-\$10,000	Income, \$500-\$1,000	Income, \$1,500-\$2,000	Income, \$2,500-\$3,000	Income, \$5,000-\$10,000
Net money income, including inheritances and gifts--	\$777	\$1, 744	\$2, 745	\$6, 977	100	100	100	100
Expenditures:								
Food.....	319	540	760	1, 183	41	31	28	17
Housing, household operation, furnishings and equipment.....	266	470	712	1, 508	34	27	26	21
Clothing.....	86	184	259	695	11	11	9	10
Automobile and other transportation.....	70	158	330	526	9	9	12	7
Medical care.....	23	90	97	391	3	5	4	6
Personal care, recreation, tobacco, reading, formal education, miscellaneous.....	64	170	253	970	8	10	9	14
Gifts and contributions.....	14	41	125	343	2	2	5	5
Personal tax payments.....	1	2	13	129	(1)	(1)	(1)	2
Total expenditures.....	843	1, 655	2, 549	5, 745	108	95	93	82
Savings or deficit ²	-66	89	196	1, 232	-8	5	7	18
Food and housing obtained without buying:								
Food.....	49	22	10	15				
Housing and household operation.....	89	70	153	162				
Total.....	138	92	163	177				
Total expenditures plus value of food and housing obtained without buying.....	981	1, 747	2, 712	5, 922				

¹ Less than 0.5 percent.

² Includes balancing difference to take account of the gaps in estimates made by families.

Source: U. S. Bureau of Labor Statistics Bulletin No. 822, Family Spending and Saving in Wartime.

Table 5.—Average expenditures and savings of farm families of 5 sizes having a net money income of \$1,000 to \$1,499 in 1941

Income and expenditures	Dollars spent					Percent of money income going to different things				
	2-per- son families	3-per- son families	4-per- son families	5-per- son families	6-or- more- person families	2-per- son families	3-per- son families	4-per- son families	5-per- son families	6-or- more- person families
Net money income, including inheritances and gifts.....	\$1, 198	\$1, 291	\$1, 195	\$1, 261	\$1, 230	100	100	100	100	100
Expenditures:										
Food.....	298	289	263	276	343	25	22	22	22	28
Housing, household operation, furnishings and equipment.....	207	207	193	208	181	17	16	16	16	15
Clothing.....	88	116	149	192	193	7	9	12	15	16
Automobile and other transportation.....	83	105	152	165	55	7	8	13	13	5
Medical care.....	74	42	63	99	62	6	4	5	8	5
Personal care, recreation, tobacco, reading, formal education, miscellaneous.....	107	91	98	123	103	9	7	8	10	8
Gifts and contributions.....	42	50	90	32	29	4	4	8	3	2
Personal tax payments.....	4	4	1	4	1	(1)	(1)	(1)	(1)	(1)
Total expenditures.....	903	904	1, 009	1, 099	967	75	70	84	87	79
Savings or deficit ²	295	387	186	162	263	25	30	16	13	21
Food and housing obtained without buying:										
Food.....	241	255	299	464	540					
Housing and household operation.....	166	187	183	139	134					
Total.....	407	442	482	603	674					
Total expenditures plus value of food and housing obtained without buying.....	1, 310	1, 346	1, 491	1, 702	1, 641					

¹ Less than 0.5 percent.

² Includes balancing difference to take account of gaps in estimates made by families.

Source: Unpublished data from study of Family Spending and Saving in Wartime, 1941.

Table 6.—Average expenditures and savings of rural nonfarm families of 5 sizes having a net money income of \$1,000 to \$1,499 in 1941

Income and expenditures	Dollars spent					Percent of money income going to different things				
	2-per- son families	3-per- son families	4-per- son families	5-per- son families	6-or- more- person families	2-per- son families	3-per- son families	4-per- son families	5-per- son families	6-or- more- person families
Net money income, including inheritances and gifts.....	\$1, 225	\$1, 260	\$1, 269	\$1, 295	\$1, 260	100	100	100	100	100
Expenditures:										
Food.....	350	404	413	446	478	29	32	33	34	38
Housing, household operation, furnishings and equipment.....	332	357	281	252	246	27	28	22	19	20
Clothing.....	97	138	157	151	164	8	11	12	12	13
Automobile and other transportation.....	144	164	126	167	127	12	13	10	13	10
Medical care.....	72	72	61	74	74	6	6	5	6	6
Personal care, recreation, tobacco, reading, formal education, miscellaneous.....	97	133	130	139	114	8	11	10	11	9
Gifts and contributions.....	44	41	28	27	18	3	3	2	2	1
Personal tax payments.....	4	3	2	2	1	(1)	(1)	(1)	(1)	(1)
Total expenditures.....	1, 140	1, 312	1, 198	1, 258	1, 222	93	104	94	97	97
Savings or deficit ²	85	—52	71	37	38	7	—4	6	3	3
Food and housing obtained without buying:										
Food.....	76	61	130	138	178					
Housing and household operation.....	82	77	47	125	57					
Total.....	158	138	177	263	235					
Total expenditures plus value of food and housing obtained without buying.....	1, 298	1, 450	1, 375	1, 521	1, 457					

¹ Less than 0.5 percent.

² Includes balancing difference to take account of gaps in estimates made by families.

Source: Unpublished data from study of Family Spending and Saving in Wartime, 1941.

Table 7.—Average expenditures and savings of urban families of 4 sizes having a net money income of \$1,500 to \$2,000 in 1941

Income and expenditures	Dollars spent				Percent of money income going to different things			
	2-per- son families	3-per- son families	4-per- son families	5-or- more- person families	2-per- son families	3-per- son families	4-per- son families	5-or- more- person families
Net money income, including inheritance and gifts.....	\$1, 753	\$1, 744	\$1, 821	\$1, 771	100	100	100	100
Expenditures:								
Food.....	497	540	637	713	28	31	35	40
Housing, household operation, furnishings and equipment.....	527	470	542	497	30	27	30	28
Clothing.....	178	184	222	201	10	11	12	11
Automobile and other transportation.....	167	158	101	109	10	9	6	6
Medical care.....	74	90	119	71	4	5	6	4
Personal care, recreation, tobacco, reading, for- mal education, miscellaneous.....	166	170	162	154	10	10	9	9
Gifts and contributions.....	90	41	37	27	5	2	2	2
Personal tax payments.....	4	2	1	1	(1)	(1)	(1)	(1)
Total expenditures.....	1, 703	1, 655	1, 821	1, 773	97	95	100	100
Savings or deficit ²	50	89	0	-2	3	5	0	(1)
Food and housing obtained without buying:								
Food.....	20	22	21	19	-----	-----	-----	-----
Housing and household operation.....	97	70	84	46	-----	-----	-----	-----
Total.....	117	92	105	65	-----	-----	-----	-----
Total expenditures plus value of food and housing obtained without buying.....	1, 820	1, 747	1, 926	1, 838	-----	-----	-----	-----

¹ Less than 0.5 percent.

² Includes balancing difference to take account of gaps in estimates made by families.

Source: U. S. Bureau of Labor Statistics Bulletin No. 822, Family Spending and Saving in Wartime.

Table 8.—Budgets for a family of 4—man, wife, boy 13, and girl 8—at 3 income levels, at September 1946 prices in San Francisco

Expenditure item	Annual cost (dollars) ¹			Percent of total cost		
	Executive	White-collar worker	Wage earner	Executive	White-collar worker	Wage earner
Total cost.....	\$11, 591	\$4, 661	\$3, 576	100	100	100
Income and pay-roll taxes.....	1, 830	480	292	16	10	8
Federal income tax.....	1, 718	420	232	15	9	7
State income tax.....	52	—	—	(²)	—	—
Unemployment compensation disability benefits tax.....	30	30	30	(²)	(²)	(²)
Old-age insurance tax.....	30	30	30	(²)	(²)	(²)
Total consumption items.....	9, 761	4, 181	3, 284	84	90	92
Food.....	1, 816	1, 373	1, 176	16	30	33
Meals at home—family.....	1, 287	1, 070	1, 113	11	23	31
Guests at home.....	145	52	37	1	1	1
Meals away from home.....	384	251	³ 26	4	6	1
Clothing.....	1, 405	554	351	12	12	10
Man.....	367	152	97	3	3	3
Wife.....	710	208	111	6	5	3
Boy, 13 years.....	164	106	84	2	2	2
Girl, 8 years.....	164	88	59	1	2	2
Housing.....	⁴ 1, 619	⁵ 618	⁵ 420	14	13	12
Household operation.....	1, 093	153	112	9	3	3
Light and fuel.....	171	64	61	1	1	2
Service.....	669	16	—	6	(²)	—
Laundry sent out.....	150	9	—	1	(²)	—
Other items.....	103	64	51	1	1	1
Furnishings.....	375	151	113	3	3	3
Miscellaneous.....	3, 453	1, 332	1, 112	30	29	31
Automobile.....	664	384	384	6	8	11
Medical and dental care.....	440	237	237	4	5	6
Life insurance and savings.....	814	⁶ 178	⁶ 113	7	4	3
Care of the person.....	169	106	79	1	2	2
Recreation.....	571	184	111	5	4	3
Carfare.....	60	60	29	1	1	1
Tobacco.....	58	29	29	1	1	1
Gifts.....	139	36	29	1	1	1
Association dues.....	46	15	33	(²)	(²)	1
Education.....	110	1	1	1	(²)	(²)
Church and charity.....	160	23	22	1	(²)	1
Incidental expense.....	222	79	45	2	2	1

¹ Including State sales tax.

² Less than 1 percent.

³ Supplement to lunches.

⁴ Installment purchase, including interest, taxes, insurance, repairs, water, and garden.

⁵ Rent.

⁶ Life insurance only.

Source: Heller Committee for Research in Social Economics, Quantity and Cost Budgets for Three Income Levels.

Appendix C

Other Publications Relating to Family Spending

In most communities there are organizations, both public and private, that supply helpful material for planning family spending. The Extension Service of the United States Department of Agriculture, the American Red Cross, family service and welfare organizations, and public libraries often can supply bibliographies. Some banks, life insurance companies, and other financial institutions have publications on family accounts, on spending plans, and on buying specific goods. There are also periodicals that deal with consumer buying.

Publications of the Bureau of Human Nutrition and Home Economics on these subjects are listed below. Unless otherwise indicated address requests to Office of Information, United States Department of Agriculture, Washington 25, D. C. Extension workers should address requests to their State extension office. Copies available free while supply lasts except where price is stated.

FARM FAMILY ACCOUNT BOOK. 35 cents per copy. Order from Superintendent of Documents, Government Printing Office, Washington 25, D. C.

HOW TO CHOOSE AND USE YOUR REFRIGERATOR. AIS-56.
HOW TO CHOOSE AND USE YOUR WASHING MACHINE. AIS-73.

FOOD FOR TWO. AIS-21.

FOOD FOR THE FAMILY WITH YOUNG CHILDREN. AIS-59.

FOOD FOR FAMILIES WITH SCHOOL CHILDREN. AIS-71.

NATIONAL FOOD GUIDE. AIS-53.

HELPING FAMILIES PLAN FOOD BUDGETS. Misc. Pub. 662.

The following references are suggested for Extension workers and others interested in the further study of planning the use of income:

ANDRES, E. M., and COCANOWER, C. D.

1942. ECONOMICS AND THE CONSUMER. 553 pp., illus. Boston, New York, [etc.].

ANDREWS, B. R.

1935. ECONOMICS OF THE HOUSEHOLD. ITS ADMINISTRATION AND FINANCE. Ed. 2, 626 pp. New York.

BIGELOW, H. F.

1936. FAMILY FINANCE. A STUDY IN THE ECONOMICS OF CONSUMPTION. 519 pp., illus. Chicago and Philadelphia.

BILLINGS, B. E., and SHUFELT, R. G.

1941. TEACHING CHILDREN ABOUT MONEY. Mass. Agr. Col. Ext. Leaflet 195, 12 pp., illus. Amherst.

BOOK, D. L. (Editor).

1944. FAMILY BUDGET COUNSELING. 92 pp., illus. (Family Welfare Association of America.) New York.

COWLES, M. L., SIEK, M. M., and MYERS, J. F.

1945. WHERE THE MONEY WENT. CHANGES IN FAMILY LIVING FROM 1940 TO 1942 IN 106 FSA FAMILIES IN WISCONSIN. Wis. Agr. Expt. Sta. Res. Bul. 155, 16 pp., illus. Madison.

FREEMAN, R. C., and CROUCH, I.

1945. HIGH WARTIME SAVINGS A BOOST TO FAMILY GOALS. SEVENTEENTH STATE SUMMARY 238 ILLINOIS FARM FAMILY ACCOUNTS, 1945. 25 pp., illus. (Ill. Ext. Serv. in Agr. and Home Econ.) Urbana. [Processed.]

GRUENBERG, S. M., and GRUENBERG, B. C.

1933. PARENTS, CHILDREN, AND MONEY. LEARNING TO SPEND, SAVE, AND EARN. 219 pp. New York.

JORDAN, D. F.

1937. MANAGING PERSONAL FINANCES. HOW TO USE MONEY INTELLIGENTLY. 426 pp. New York.

KENNEDY, A., and VAUGHN, C.

1939. CONSUMER ECONOMICS. 360 pp., illus. Peoria.

KYRK, H.

1933. ECONOMIC PROBLEMS OF THE FAMILY. 500 pp. New York and London.

SHIELDS, H. G., and WILSON, W. H.

1940. CONSUMER ECONOMIC PROBLEMS. 767 pp., illus. Cincinnati, New York, [etc.].

UNITED STATES FARM CREDIT ADMINISTRATION.

1940. A FINANCIAL PLAN FOR FAMILY LIVING. Cir. E-27, 20 pp.

WELLS, E.

1939. LIVING FOR TWO. A GUIDE TO HOMEMAKING. 434 pp., illus. New York.

The following references are suggested for those interested in estimating the cost of a specified standard in different cities of the United States.

HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS.

1946. QUANTITY AND COST BUDGETS FOR DEPENDENT FAMILIES OR CHILDREN. PRICES FOR SAN FRANCISCO, SEPTEMBER 1946. 56 pp. (Univ. Calif.) Berkeley. [Processed.]

1946. QUANTITY AND COST BUDGETS FOR THREE INCOME LEVELS. PRICES FOR SAN FRANCISCO, SEPTEMBER 1946. 107 pp. (Univ. Calif.) Berkeley. [Processed.]

KELLOGG, L. S., and BRADY, D. S.

1948. THE CITY WORKER'S FAMILY BUDGET. U. S. Bur. Labor Statis. Monthly Labor Rev. 66: 133-170, illus. (Reprinted as Serial No. R. 1909.)

U. S. GOVERNMENT PRINTING OFFICE: 1949

For sale by the Superintendent of Documents, U. S. Government Printing Office
Washington 25, D. C. - Price 15 cents

